

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Alexandria Division**

In re:

Geraline Banks-Reese

Case No. 15-13150-RGM

Debtor.

Chapter 13

Skopos Financial, LLC,

Plaintiff,

v.

Geraline Banks-Reese

and

Thomas P. Gorman, Trustee,

Defendants.

NOTICE OF DEFAULT

Take notice that Debtor is in default under the terms of the Order heretofore entered on September 1, 2016 as follows: Debtor has failed to make the remainder of the October 10, 2016 arrearage payment and the entire October 21, 2016 regular payment. In order to cure the default, the sum of \$1,115.12 must be paid to Skopos Financial, LLC, P.O. Box 731867, Dallas, TX 75373-1867.

Sara A. John, VSB #48425

M. Richard Epps, P.C.

605 Lynnhaven Parkway

Virginia Beach, VA 23452

757-498-9600

Counsel for Skopos Financial, LLC

Pursuant to the terms of the said Order entered September 1, 2016, Debtor or the Trustee must take one of the following actions within fourteen days after the date of the mailing of this Notice of Default:

1. Cure the default by remitting the sum stated above;
2. File an objection with the Court stating that no default exists;
3. File an objection with the Court stating any other reason why an Order granting relief from the automatic stay should not be entered.

If Debtor or the Trustee does not take one of the actions set forth above, the Plaintiff may file a certificate that it has complied with the terms of the Order and the Court may grant relief from the automatic stay without further notice to Debtor. If the automatic stay is terminated, the 2011 Toyota Camry, VIN 4T1BF3EK0BU199416 may be repossessed and sold.

Skopos Financial, LLC

/s/ Sara A. John
Sara A. John
M. Richard Epps, P.C.

Certificate of Service

I hereby certify that on November 8, 2016, I mailed or electronically served a true copy of the foregoing Notice of Default to: Geraline Banks-Reese, 2598 Sylvan Moor Lane, Woodbridge, VA 22191; Thomas P. Gorman, Trustee, 300 N. Washington St. Ste. 400, Alexandria, VA 22314; and Nathan Andrew Fisher, Attorney for Debtor, 3977 Chain Bridge Road, # 2, Fairfax, VA 22030-3308.

/s/ Sara A. John
Sara A. John
M. Richard Epps, P.C.